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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Diana M. Roxbury and Robert J. Roxbury Debtor(s)	Chapter: 13
--- Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Normandy Mortgage Loan Trust, Series 2013-16 Movant	Bankruptcy Case: 16-22904 Judge: Carlota M. Bohm
v. Diana M. Roxbury and Robert J. Roxbury Debtor(s)	

Objection of Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Normandy Mortgage Loan Trust, Series 2013-16 to Chapter 13 Plan with respect to Real Property located at 169 McKim Way, Ellwood City , PA 16117

Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Normandy Mortgage Loan Trust, Series 2013-16 (hereinafter, “Creditor”), through its Counsel, Stern & Eisenberg, PC, respectfully requests that this Honorable Court deny confirmation of the Chapter 13 Plan filed by Debtor Diana M. Roxbury and Robert J. Roxbury (hereinafter, “Debtor”). In support thereof, Creditor respectfully represents as follows:

1. On 05/31/2005, Debtor(s) signed a note and mortgage in the principal sum of $72,300.25 evidencing a loan from PNC Bank, National Association, in the same amount, secured by the real property located at 169 McKim Way, Ellwood City, PA 16117 (hereinafter, the “Property”), as evidenced by a mortgage duly recorded at the Recorder of Deeds for Beaver County on 06/09/2005 in Instrument No. 3241712.

2. By assignment of mortgage, the mortgage was ultimately assigned to Creditor.

3. Debtor filed a Chapter 13 Bankruptcy Petition on 08/05/2016 and as a result, any State Court proceedings were stayed.

4. Creditor objects to the Chapter 13 Plan (hereinafter, the “Plan”) for the following reasons:

a. The plan is infeasible in that the Plan:

i. is underfunded and does not provide sufficient funds to pay the claims

ii. does not provide for sufficient funds to Creditor in order to cure the pre-petition arrears due to Creditor in the amount of $50,568.00 (which is the approximate amount subject to the actual amount stated in the final filed Proof of Claim).

b. The plan does not adequately provide for post-petition payments in the amount of $1,264.20.

5. By proposing to pay Creditor as proposed, the Plan violates the standards of 11 USC sections 1325(a)(5)(B)(i) and (ii) because it pays Creditor less than the allowed amount of such claim.

6. This Objection is made in accordance with the Federal Rules of Bankruptcy Procedure.

WHEREFORE, Creditor, Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Normandy Mortgage Loan Trust, Series 2013-16, respectfully requests that this Honorable Court deny confirmation of the Chapter 13 Plan and dismiss the Chapter 13 Bankruptcy Petition together with such other relief this Court deems necessary and appropriate.

Respectfully submitted,

STERN & EISENBERG, PC

By:_/s/William E. Miller, Esquire_____

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DATE: September 30, 2016